



HOLMES MURPHY FRATERNAL PRACTICE
INSURANCE AND CLAIM MANUAL

PREPARED FOR

SIGMA TAU GAMMA FRATERNITY

EFFECTIVE FOR THE ANNUAL TERM:

2019-2020

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Section 1

INTRODUCTION

This manual is a work product of Holmes Murphy & Associates. Its purpose is to give you an understanding of the insurance coverage provided under the Fraternity's insurance program. The information concerning insurance coverages found within this manual is a summary of coverages provided through your national organization. It is provided for informational purposes only and does not replace or supersede the actual insurance contract. For any specific questions regarding coverages, you should refer to the applicable insurance policy or contact your Client Service Consultant.

This manual also includes information to help you properly report all actual and potential insurance claims and assist you in locating other useful resources that you may find beneficial in your chapter or alumni organization's efforts to minimize your exposure to risk. Responsibility for the success in risk management rests with your chapter and members. It is always important to remember a successful risk management program is built on three pillars:

1. Loss Prevention
2. Loss Control
3. Risk Transfer (Insurance)

The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a cornerstone of your Fraternity's risk management program.

Holmes Murphy strives to provide risk management resources to complement the loss prevention and loss control efforts of our clients. Please visit www.holmesmurphyfraternal.com to review the Holmes Murphy website. You will find many risk management resources that can assist you in your daily operations such as information on your insurance protection, how to apply for additional lines of coverage, claim reporting, and how to request an Additional Insured Certificate.

Section 2

INSURANCE PROGRAM OVERVIEW

General Liability

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

Sigma Tau Gamma Fraternity's insurance program provides Commercial General Liability Coverage with the following carrier, policy period, and limits of coverage.

Primary Insurer: Landmark American Insurance Company
 Policy Period: October 1, 2019 to October 1, 2020

Limits of Coverage

Insured Entity	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Undergraduate Chapters & Alumni Associations and all other insured affiliate organizations	Landmark American Insurance Company	\$100,000	\$200,000	Yes

Note: The expense associated with the cost of the investigation and any necessary legal fees is included and not in addition to the limits shown above. Landmark American's duty to defend will continue even upon exhaustion of the limit of liability.

The General Liability policy provides coverage for claims brought by a third party alleging an Insured's negligence resulted in damages associated with bodily injury, property damage, or personal injury. This policy protects the local undergraduate chapter, house corporations, alumni associations, chapter related educational foundations, and each of their officers, directors, employees, members, and volunteers from these types of claims subject to the policy's limitations and exclusions.

SIGMA TAU GAMMA Fraternity Coverage includes:

1. **COMMERCIAL GENERAL LIABILITY**
Covers liability arising out of Fraternity premises and operations.
2. **HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE**
Applies to the situation when a chapter member, chapter employee or volunteer alumni driving their own car on fraternity business is involved in an accident. Its Intent is to only cover entities of Sigma Tau Gamma Fraternity and individuals not involved in the accident. The intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy or ensure the vehicle they are operating has ample coverage to protect their interest. The auto insurance of the driver and/or auto owner will be the primary insurance coverage.
3. **PRODUCTS/COMPLETED OPERATIONS LIABILITY**
Covers preparation and consumption of food and beverages.
4. **PERSONAL INJURY & ADVERTISING INJURY**
Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.

5. CONTRACTUAL LIABILITY COVERAGE

Under certain circumstances, the liability coverage of Sigma Tau Gamma Fraternity's insurance contract is extended to protect other parties with whom a Sigma Tau Gamma Fraternity chapter may enter into a contractual agreement. No contract should be signed by any entity/chapter of Sigma Tau Gamma Fraternity, without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided.

6 WATERCRAFT LIABILITY

Covers hired and non-owned boats/watercraft providing it is less than 52 feet in length.

7. INCIDENTAL EMERGENCY MEDICAL CARE

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

8. DAMAGE TO PREMISES YOU RENT

Provides coverage for damages caused by an Insured's negligence to a premise rented by an Insured for a period of 7 days or less or if the lease is greater than 7 days, coverage is limited to the perils of smoke and fire.

9. WORLDWIDE COVERAGE

Coverage worldwide for suits brought in the United States and Canada.

Who is an insured?

The insurance coverage will pay claims up to the stated liability for the following organizations and/or people only while in compliance with the health and safety¹ of Sigma Tau Gamma Fraternity:

- a. The local undergraduate chapter that is chartered and recognized by the Fraternity **when it complies with the laws** of the host institution, city, county, state, and country in which it operates and the policies of Sigma Tau Gamma Fraternity. Undergraduate chapter officers, executive committee, committee chairman, and members while performing the duties of elected or appointed positions within the scope of their duties on behalf of the organization, and in compliance with Sigma Tau Gamma policies.
- b. House Corporations, Householding Corporations, Chapter Education Foundations, House Associations, Alumni Control Boards, Alumni Advisory Boards, Alumni Associations, Alumni Corporations, Alumni Chapters, Board of Advisors, Board of Governors, executive Councils, and Parent Clubs, but only while acting within the scope of their duties on behalf of the organization and in compliance with Sigma Tau Gamma policies.
- c. Officers, Directors, Trustees, Partners, Coordinators, Custodians, Committee Members, Council Members, Volunteers, Housemothers, Resident Advisors, Faculty Advisors, Fraternity Members, Member Candidates (Pledges), and Employees of the Named Insured, but only while acting within the scope of their duties on behalf of the organization and in compliance with Sigma Tau Gamma policies.

Who is *not* an insured?

¹ Note: Health and safety as noted above per the policy shall mean any written rules, regulations, policies, guidelines, manuals, memoranda, or other instructions regarding code of conduct or health and safety, as established by the Named Insured and in effect at the time of the alleged occurrence. In the event the insured is a fraternity chapter or colony, health and safety policies include all rules, regulations and policies imposed on such fraternity chapter or colony by its Host College or University. In the event that any individual rule, regulation, guideline, or instruction in the Named Insureds Health and Safety Policies conflicts with an individual rule, regulation, guidelines, or instruction of the host college or university, then that particular rule, regulation, guideline or instruction issued by the Named Insured shall control.

- A. Any individual member, alumnus, trustee, or advisor who is performing tasks outside of his responsibility or not in compliance with Sigma Tau Gamma policies (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, hazing of members, etc.)
- B. Any member who's illegal or intentional actions result in death or injury to an individual or property damage.
- C. Any insured(s) that participate, supervise or direct others to participate in Excluded Acts, including but not limited to Assault and Battery, Sexual Abuse or Molestation. "Participate" means to take part in an excluded activity, whether as a direct perpetrator of the excluded activity or as an observer of such activity. "Participate" also means to have knowledge of the excluded activity and fail to aid or respond to the care of anyone injured as a result of the excluded activity.
- D. Any insured(s) that participate, supervise or direct others to participate in Hazing, as well as the "insured entity" to which the insured(s) belong. "Participate" means to take part in an excluded activity, whether as a direct perpetrator of the excluded activity or as an observer of such activity. "Participate" also means to have knowledge of the excluded activity and fail to aid or respond to the care of anyone injured as a result of the excluded activity.
- E. Members' parents or family members and guests of chapter members.
- F. College/University administration (see Adding Additional Insureds below).

What Does Our Coverage *Not* Include?

- A. Any claim of bodily injury and/or property damage from an incident resulting when:
 1. An illegal act was committed.
 2. An intentional act was committed
 3. A contract made by the chapter is broken.
 4. There is any discharge, release or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc. upon land, the atmosphere or any water course or body of water.
 5. An employee is hurt on the job. Workers' Compensation coverage must be purchased.
 6. Any act excluded from coverage by the insurance policy.
- B. Any claim of property damage to property owned by, rented by, used by, or cared for by an Insured. For example, the chapter rents a portable generator for an outdoor function, and while it is in the care, custody, and control of the chapter, it is damaged, and the lessor holds the chapter responsible and liable. No coverage is available under Sigma Tau Gamma Fraternity liability insurance policies. The only exception would be a premise rented for 7 or less days in which the Damage to Premises You Rent limit would apply.

Adding Additional Insureds

An Additional Insured may be added to this policy. A party requesting to be added as an Additional Insured may be your landlord, college, university, and/or proprietor from whom the chapter may be renting a venue for an event.

Please submit the Additional Insured Request Form, found in the Appendix, at least (30) thirty days prior to the date it is needed to:

Sigma Tau Gamma Fraternity Headquarters, 8741 Founders Road, Indianapolis, IN 46268-1338:
Phone 660.747.2222. Please email your request to vryan@sigtau.org.

Upon review and approval of the Additional Insured request by Sigma Tau Gamma Fraternity, a certificate of insurance will be issued by Holmes Murphy. The original forwarded to the Additional Insured and a copy to the National Headquarters.

Member Accident Protection Program

Insurance Carrier: Markel Insurance Company
Policy Term: October 1, 2019 to October 1, 2020
Limits of Coverage: \$100,000 Accidental Medical Expense and/or Dental Injury-
Accident Maximum
\$5,000 Accidental Dismemberment and/or Accidental Death Benefit
52 Week Benefit Period

The Policy does not cover loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of;
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Injury due to participation in a riot;
- Cosmetic surgery;
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Injury or sickness resulting from any declared or undeclared war;
- Injury or sickness while in the armed forces of any country;
- Injury or sickness covered by any workers compensation or occupational disease law;
- Treatment provided in a government hospital unless the Insured is legally obligated to pay such charges;
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness;
- Claims occurring while parachuting or hang-gliding;
- Expenses covered by any other policy;
- Hernia in any form;
- Sickness or disease, in any form;
- Fighting, unless an innocent victim;
- Injuries due to intramural tackle football, hockey, or rugby. All other intramural activities are covered;
- All intercollegiate sport participation including off-season conditioning.

The Fraternity's insurance program includes member accident protection as a benefit of membership. This covers *all U.S. undergraduate members* of Sigma Tau Gamma that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to Sigma Tau Gamma Fraternity
- Currently enrolled at the college or university where your chapter is located.

If the accident occurs during summer or holiday break, the member must have been enrolled during the prior school term and be enrolled for the next term.

This coverage is intended to complement health insurance. The student should have health insurance through their parents or another arrangement. The Member Accident Protection Program is not a substitute for primary health insurance. This is a supplemental ACCIDENT ONLY protection and does not provide any protection for medical costs arising out of a SICKNESS. The policy pays eligible medical expense that is not recoverable from any other insurance policy, service contract, or workers compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.

OPTIONAL INSURANCE COVERAGE

Chapter Property Insurance Program

If a local House Corporation of Sigma Tau Gamma Fraternity owns a physical plant or building, there is no coverage for damage to the building under the general liability policy for Sigma Tau Gamma Fraternity. The Fraternal Property Management Association Insurance Program is voluntary and open for participation of any House Corporation of Sigma Tau Gamma Fraternity. If your chapter wishes to be provided a proposal for the property insurance program, please contact us by email at fraternalinsuranceapp@holmesmurphy.com or download an application from our website [here](#).

The property program provides all risk coverage for the building, contents, business income (loss of rents), extra expense, and boiler and machinery for property owned or leased by the local housing corporation. It must be understood, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered either under their parents' Homeowner's policy or secure a Renter's policy.

Workers Compensation Coverage

The Insurance Program of Sigma Tau Gamma does not provide Workers Compensation Coverage for Chapter or House Corporation employees. It is the duty of each Chapter or House Corporation to make certain they are familiar with their State laws regarding the requirements to carry Workers Compensation Coverage for employees.

There are a few insurance carriers that will write small workers compensation risks on a monoline basis. In addition, each state has a State Assigned Risk Pool that will write Workers Compensation coverage for an employer in their state if they cannot find coverage on the open market. If your operations are in what is referred to as a monopolistic state (North Dakota, Ohio, Washington, and Wyoming), your only option will be to purchase insurance through your state's plan.

If you need assistance in procuring Workers Compensation insurance contact your Client Service Consultant with Holmes Murphy or a local insurance agent to obtain coverage. It is important to note that in addition to payrolls paid to a chapter cook and housemother, subsidized housing provided to chapter members in exchange for service in a position (i.e. house manager, kitchen steward, chapter officer) is also considered payroll and if injured, the individual likely has the right to recover damages under the Workers Compensation laws of your State.

All questions can be directed to:

Holmes Murphy
Jeannie Gilmore, Client Service Consultant
Phone: 402.898.4198 or 800.736.4327 Ext.4198
Fax: 800.328.0522
Email: jjgilmore@holmesmurphy.com

Section 3

INCIDENT CLAIM REPORTING

General Liability claims can be numerous and usually arise out of activities of a chapter which cause bodily injury, property damage or personal injury to an individual. They will more than likely involve property damage or injury to someone other than an employee or an officer of the Fraternity.

While on the scene, if possible, get names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

What should be reported?

Report bodily injury of anyone other than an employee and any property damage for which there is the possibility a claim may be made against Sigma Tau Gamma Fraternity. If you question whether to report a potential claim, **report it!**

It is imperative all losses or incidents be reported immediately to Sigma Tau Gamma Fraternity. (See phone numbers and address below.) The Chief Executive Officer of Sigma Tau Gamma Fraternity is responsible for providing the initial report of the claim to Creative Risk Solutions (CRS). (See phone numbers and address below.) Once the claim report is sent to CRS you will likely be contacted directly by them or an insurance company representative to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

Sigma Tau Gamma Fraternity
8741 Founders Road
Indianapolis, IN 46268-1338

Creative Risk Solutions
PO Box 9207
Des Moines, Iowa 50306
Email: Eclaims@creativerisksolutions.com

Vanessa Ryan, CEO
Phone: 660.747.2222
Email: vryan@sigtau.org

There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- a. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify National Headquarters by phone.
- b. Utilizing the enclosed incident reporting form, note all relevant information.
- a. Forward the suit or incident report via email to the Chief Executive Officer, at vryan@sigtau.org. If you do not have access to email, overnight the papers to Sigma Tau Gamma Fraternity, 8741 Founders Road, Indianapolis, IN 46268-1338. It is very important the claim or lawsuit be sent immediately.

All questions regarding insurance interpretation and coverage should be directed to:

Holmes Murphy
13810 FNB Parkway, Suite 300
Omaha, NE 68154

Jeannie Gilmore, Client Service Consultant
Phone: 402.898.4198 or 800.736.4327 Ext.4198
Fax: 800.328.0522
Email: jjilmore@holmesmurphy.com

Rohnda Roehrs, VP Client Services
Phone: 402.898.4185 or 800.736.4327 Ext.4185
Fax: 800.328.0522
E-Mail: roehrs@holmesmurphy.com

INCIDENT / CLAIM REPORTING FORM

When an incident occurs causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to the Fraternity's General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to the National Headquarters. If the bodily injury is of a serious nature, a **telephone call** should also be made.

CHAPTER CONTACTS	
Chapter Name _____	Phone No _____
Address _____	
President _____	Phone No _____
Advisor _____	Phone No _____
Advisor Address _____	
INCIDENT	
Date of Incident _____	Time _____
Location _____	
Description of Incident _____	
INJURED PARTY	
Name _____	
Address _____	
Injury Description _____	
Where was injured party taken? _____	
How were they transported? _____	
WITNESSES	
Name _____	Phone No _____
Name _____	Phone No _____
POLICE / EMERGENCY PERSONNEL	
Name of Agency _____	Case No _____

Completed by _____ Title _____
 Phone No _____ Email _____

Section 4

HOLMES MURPHY RESOURCES

Event planning is critical; here are some tools available on our website to help you plan events:
HOLMESMURPHYFRATERNAL.COM

[Downloadable Resources for Sororities and Fraternities](#)

[Event Planning Guide](#) and App (Download HM Event Planner from the App Store)

[Contract Template for Third Party Vendors](#)

[BYOB Checklist](#)

[Security Vendor Checklist](#)

[Building a Guest List](#)

[Event Monitor Resource](#)

[Designated Driver Guidelines](#)

[Crisis Management Plan](#)

[Definitions for Insurance & Claim Manual](#)

We can also assist you in reviewing contracts.

Our review and analysis of your contract is provided to assist you in complying with the contract's Insurance Requirement Provisions and should not be read to infer or guarantee coverage for a loss. Any descriptions of the insurance coverage pursuant to our analysis of the Insurance Requirements and Provisions of the provided contract are subject to the terms, conditions, exclusions, and other provisions of the policies as provided by the carrier and any applicable insurance regulations, rules, and plans. Our review should not be inferred to be nor does it constitute legal advice or a legal opinion concerning any portion of the contract, including the Insurance Requirement Provisions listed above. We have not undertaken to identify all potential liabilities that may arise under the contract and, therefore do not guarantee the indemnification of all potential liabilities that may be assumed under the contract. Our review is provided for your information only and should not be relied upon by any third party for any purpose, including, but not limited to, as any comprehensive representation of your insurance exposures or coverage.

CONTRACT REVIEW: fraternitycontracts@holmesmurphy.com

Available at HOLMESMURPHYFRATERNAL.COM: [Contract Template for Third Party Vendors](#)

Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision making autonomy of our client organizations. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.